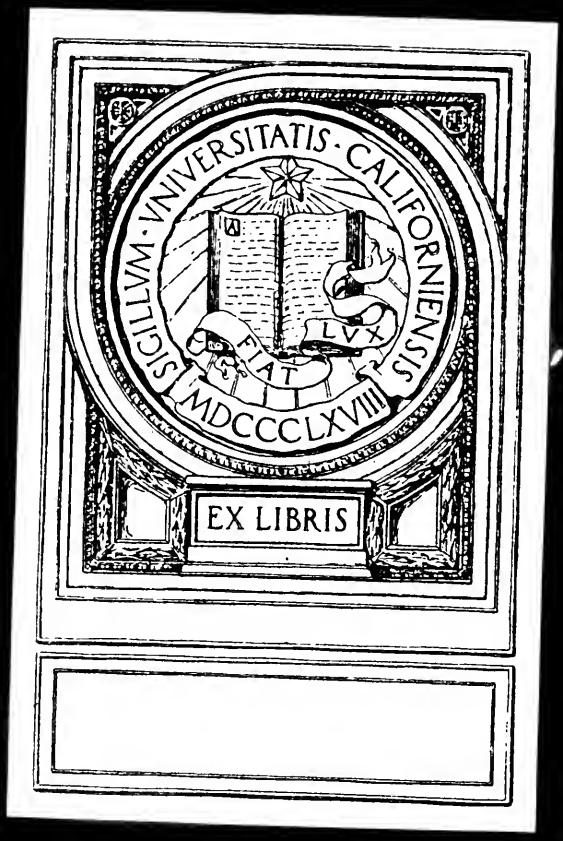

Applied Business Punctuation

and

Business Forms

By

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1909

The Gregg Publishing Company

New York Chicago

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PUNCTUATION

INTRODUCTION

Punctuation is the use of different characters to separate words, elements, and sentences in such a way as to help to convey to the reader the exact thought of the writer.

Every one who reads and writes English, or any other language, has some knowledge of punctuation. Many persons punctuate well without ever having made any systematic study of the subject. In fact, comparatively few make a study of punctuation. To study literature is to study punctuation. Everything one reads or writes is a study in punctuation, for in order to either read or write understandingly a definite regard must be given to the marks that bring out the different shades of meaning. Conversely, a study of punctuation is a study of language, of the balance and value of words and their relation to each other. The understanding of the ideas intended to be conveyed by the words used is the basis for good punctuation, for one cannot punctuate what he does not understand.

Any one who has formed a habit of accurate reading, even if his reading has been somewhat limited, should be able to punctuate fairly well. If, on the other hand, his reading has been slip-shod, his punctuation is apt to partake of that characteristic. A careful observation of the punctuation in one chapter of a well-written book, or in an editorial from a high-grade newspaper or magazine, will result in a grasping of the principles of the subject—for there are general underlying principles.

People are apt to excuse faults in their punctuation by the statement that "no two punctuate exactly alike." True, in a long article punctuated by different persons there would usually be some difference, owing to the fact that they would not gather exactly the same ideas or see the same relations, and this difference in understanding would be shown by a difference in their punctuation.

Many persons attempt to make a distinction between "literary punctuation" and "commercial punctuation." There is a difference between the commonly-termed "literary style" and the "commercial style" of *composition*, but not of punctuation. General literature commonly employs longer sentences than commercial composition, and this explains any difference in punctuation. If it were customary to deal with long sentences in commercial work, then more punctuation would be required. The principles of punctuation are always the same, the difference being in the composition.

It would be an easy matter when studying punctuation to stray unwittingly into the realm of composition, for good punctuation presupposes good composition. One writer says, "It is vain to propose, by arbitrary punctuation, to amend the defects of a sentence, to correct its ambiguity, or to prevent its confusion." Nevertheless, an intelligent use of punctuation marks will often help to unlock the imprisoned thought in involved or poorly-constructed sentences.

As is the case with the stenographer, it is sometimes necessary to transcribe and punctuate the words of another. While in some instances the stenographer is at liberty to "edit" what he transcribes, ordinarily he is supposed to make few, if any, changes in wording or arrangement. Then the problem is often how to punctuate so as, in some degree, to compensate for faulty construction, and the efficient stenographer recognizes this as being within his province.

The punctuation marks we shall consider are the Period (.), Interrogation point (?), Exclamation point (!), Colon (:), Semicolon (;), Comma (,), Dash (—), Parentheses ( ), Brackets ([ ]), and Quotation marks (" ").

The lessons that are to be punctuated by the student are important. Their marking will serve as a visible proof of his understanding of the work gone over.*

*J. Clifford Kennedy, Punctuation Simplified.

LESSON I

THE PERIOD

1. When the Period Should Be Used

The period should be used at the end of a complete declarative or imperative sentence, after initials, usually after abbreviations, to separate hours from minutes, whole numbers from their decimal fractions, after Arabic numerals used to number a list of subjects, paragraphs or parts of paragraphs, after sideheads placed at the beginning of paragraphs, after titles when followed by the name and author, and after the address and signature of letters; as,

1. We received your telegram this morning.
2. Please send us one dozen noiseless erasers.
3. J. G. Whittier, J. G. Holland.
4. Mr., Esq., M. D., G. F. A., C. O. D., f. o. b., inst., viz., i. e., et al., etc.
5. Train arrives at 7.30 a.m. and leaves at 7.40 a.m.
6. $4.80, 4.006.
7. HISTORY
   1. The Colonial Period
   2. The Confederation
   3. The Constitutional Period
8. **Break-down Test.**—This test was made for break-down at a potential of 2,000 volts.
9. Classified Commercial Correspondence.—*Carolyn H. Locke.*
10. Baltimore, Md., May 19, 1909

    Carter Publishing Company,
    85 Wabash Avenue,
    Chicago, Illinois.

2. When the Period Should Not Be Used

The period should not be used after headings of chapters, subheadings, running titles, Roman numerals, items in tabulated matter, contractions, abbreviations that have come to be words in themselves, nicknames, 1st, 2d, 3d, etc., and after displayed lines on title pages; as,

1. Chapter III, Third Lesson, Mortgage Deed
2. Rules for forming plurals of nouns
3. Louis IX, Book III
4. Please ship via S. P. R. R. the following:

   20 bbl. Cream Meal
   5 bbl. Family Flour
   50 lb. Rice
   100 lb. Sugar.

5. Sec'y, Ass'n, Feb'y
6. ad, per cent
7. Ben, Sam, Dick, Bess
8. 4th, 22d, 23d
9. HIS OWN PEOPLE
   by
   BOOTH TARKINGTON
   New York
   Doubleday, Page & Co.
   1907

Name..... *Grade*.....

EXERCISE 1

Insert the periods in the following:

(Deduct two per cent for each error.)

1 It was 6 per cent of the gross earnings

2 He bought 10 lb, 6 oz of sugar

3 It is 10 30 a m and he will be here at 12 m

4 I shall call to see you on the 10th inst

5 The G P T A and the A G F A attended the convention

6 Ind, Jan, State St, Messrs, etc, inst, ult, prox

7 Tom Brown, Fred Jones, Jno Smith, and Jos Thomas were classmates at Yale College

8 Beginnings of Rhetoric and Composition—*A S Hill*

9 Chapter II, Classification of Nouns

10

830 Michigan ave,
St Louis, Mo, Jan 1, 1909

Ginn & Co, Publishers,
Studebaker Bldg,
Chicago

Gentlemen:

When may I expect the shipment of books that I ordered on the 25th ult?

I hope to hear from you soon

Yours truly,
Wm T James,
Pres

LESSON II

THE INTERROGATION POINT

1. Direct Questions

The interrogation point marks the end of a direct question; that is, a question that requires an answer; as,

1. Are these the best apples that you have?
2. What price would you ask us a dozen?
3. Why ask the teacher or some classmate to solve that hard problem?

2. Indirect Questions

The interrogation point should not be used after an indirect question; that is, one that does not require an answer; as,

1. He asked me if I would call at his office to-morrow.
2. The question, Will I, is seldom used.
3. He was asked the question, Who goes there, but received no answer.

3. Sentences Partly Interrogative

The interrogation point should be used after a question occurring within a declarative or imperative sentence; as,

1. "What have you to say?" he demanded.
2. "Is he not able to pay the money?" asked Portia.
3. Can we trust him?—knowing that he has twice refused to pay for goods bought of us, and that at present his financial standing is not the best.

4. Series of Questions

The interrogation point is placed after each separate question in a compound interrogative sentence; as,

1. Can the property be exchanged for Lake Forest acres? or can it be exchanged at all?
2. Has the company made any report on this item yet? and will you kindly advise us over what road you returned it?
3. Was the bruise in the flesh? or did it extend to the bone? Was it on the heel? or on the toes? or on the instep?

Observation.—When the sentences are complete in themselves, each should begin with a capital letter.

5. Questions Not Complete until End of Sentence

When a sentence is not complete until the end of the sentence is reached, the interrogation point is placed at the end of the sentence; as,

1. Which do you prefer, the brown or the green binding?
2. Which order shall I ship first, the books or the furniture?
3. When shall we come, to-day or to-morrow?

THE EXCLAMATION POINT

1. Interjections and Exclamatory Expressions

The exclamation point is placed after exclamatory expressions that indicate emotion, and after interjections when they express strong emotion; but if the emotion expressed belongs to the whole sentence, the point of exclamation is placed after the entire expression rather than after the interjection; as,

1. Wait! you are angry, and you are forgetting yourself.
2. Oh, stop that! you are ill-mannered.
3. O wise young judge, how I do honor you!

2. Exclamatory Sentences in the Form of Questions

The exclamation point is placed after sentences that are interrogative in form but exclamatory in spirit; as,

1. But what awak'st thou in the heart, O spring!
2. Oh, where can rest be found!

Observation.—When words are required to complete the thought the first word following the exclamation point does not begin with a capital letter.

3. O and Oh

The vocative "O" is properly prefixed to an expression in a direct address and is sometimes followed by a comma, but should never be immediately followed by an exclamation point. "Oh" is used to express surprise, delight, fear, grief, pain, or aspiration, and may be followed by either a comma or an exclamation point; as,

1. O my countrymen!
2. O, stay! (Indicates a wish.)
3. O John! come here.
4. Oh! where did you see him?
5. Oh, how glad I am to see you!
6. Oh, what a tangled web we weave
   When first we practice to deceive!—*Scott.*
7. Now she is in her grave, and oh!
   The difference to me!—*Wordsworth.*

4. Repetition of Exclamation Point

The exclamation point is most effective when used sparingly. It is, however, sometimes repeated for emphasis; as,

1. Fire! Fire!! Fire!!!
2. Ha, ha, ha! Tell that again!
3. "Farewell!" she sobbed, "farewell! farewell! farewell!"

Name..... *Grade*.....

EXERCISE 2

Insert the periods, interrogation points, and exclamation points in the following: (Deduct two per cent for each error.)

1 Will you kindly endeavor to effect a settlement through your department

2 The only question is, How should these laws be modified or extended to best meet American conditions

3 If you are still looking for advancement, will you kindly send me a formal application stating your experience and qualifications

4 Shall we do this work or shall we return the curtains to you for repairs

5 Which do you prefer the money or the books

6 Two-thirds of all the wholesale grocers in the United States are subscribers to the "Commercial," but we want all

7 "Pray, what is that" inquired the prince

8 "How was that, Jim" I asked

9 "Well, who knows anything about it" he questioned

10 What's become of Jim Brown of Jack Winters of all the boys

11 You how dare you come back

12 Help help will no one try to rescue him

13 Have you studied Lesson VII

14 I think it is proper, don't you, that some action should be taken

15 A Daniel come to judgment

16 O wise young judge, how I do honor you

17 How much elder are you than your looks

18 War the world's had war enough

19 Is he not able to pay the money asked Portia

20 But does any one speak with serious disparagement of the young Ferdinands of our elder friend of Billikens and Squire Purdy

21 And is not this boy nature and human, too and do we not wish a house on fire not to be out until we see it

22 Indeed, what is there that does not appear marvelous when it comes to our knowledge for the first time How many things, too, are looked upon as quite impossible until they have been actually effected—*Pliny*

23 You know who critics are—the men who have failed in literature and art—*Disraeli*

24 If I were an American, as I am an Englishman, while a foreign troop was landed in my country, I never would lay down my arms,—never never never—*Pitt*

25 There, sir, an attack upon my language What do you think of that An aspersion upon my parts of speech—*Sheridan*

26 O, sir, I must not tell my age

Name..... *Grade*.....

EXERCISE 3

Insert the periods and interrogation points in the following letter:

(Deduct three per cent for each error.)

Chicago, Ill, May 17, 1909

Mr Ben Miller, Pres,

Union Steel Co,

Indianapolis, Ind

Dear Sir:

In answer to yours of the 15th inst, would say that your shipment left Chicago, Tuesday, Jan 5, at two p m via the C C & St L R R The shipment went C O D We are in position to offer you the following easy terms, if desired: viz:

15 per cent if paid in 10 days
10 " " " " " 30 "
5 " " " " " 60 "

In regard to the table oilcloth, we can make you a price on the No 2 of $160 per yard, net; i e, if you are in position to pay cash with order

When shall I ship No 3 linoleum or do you wish us to hold it until the No 4 is read. Will you kindly let us know if the terms are satisfactory

Yours respectfully,

Theo M Scott & Co,

Theo M Scott,

Pres

LESSON III

THE SEMICOLON

1. Members of a Compound Sentence

The semicolon is used to separate short members of compound sentences, or when the members have very slight connection; as,

1. Send the best goods obtainable; spare no expense on them.
2. The general prosperity can be seen on every hand: the farmers were never so well off; manufacturers are far behind in their orders; mercantile business is unusually large; while the railroads are blockaded with freight and are complaining of a shortage of freight cars.
3. There is an absence of intellectuality; the work of copyists everywhere abounds.

2. Expressions in a Series

The semicolon is used to separate expressions in a series, dependent upon an introductory or a final clause; as,

1. We can supply you with a ledger containing 1000 pages, divided as follows: 650 pages, with two accounts or divisions; 125 pages, three divisions; 225 pages, six divisions.
2. H. H. Hatch, being duly sworn, says that he is the defendant herein; that he has read the foregoing complaint, and knows the contents thereof; that the same is true according to his own knowledge, etc.
3. If we think of glory in the field; of wisdom in the cabinet; of the purest patriotism; of morals without a stain—the august figure of Washington presents itself as the personification of all these ideas.

3. Semicolon before "But," "Otherwise," "Also," "Therefore"

Many clauses introduced by such words as "but," "otherwise," "also," "therefore," and "for," denoting contrast, reference, or explanation, should be preceded by a semicolon; as,

1. There will be no extra charge for these goods; but for all future deliveries an additional charge of 40 cents a thousand will be made.
2. If you cannot use these goods at this price, you are at liberty to return them to us and we will credit your account; otherwise, kindly send us check for the amount deducted.
3. The study of grammar is very beneficial to the stenographer; for it helps him to detect his errors in speaking and writing.

4. Members of a Compound Sentence Punctuated with Commas

The semicolon is placed between the members of a compound sentence when the members themselves are subdivided by commas; as,

1. The car of oats goes forward to-morrow; the car of corn, Saturday.
2. He went back, after considerable delay, and hunted for it; but it had been picked up in the meantime.

3. Yet here were thousands upon thousands of pictures, painted with laborious art, and these in turn selected from other thousands; and not ten really great paintings amongst them all upon which three out of five persons could agree.

5. Semicolon before "Viz.," I. e.," "E. g.," "Namely," "To-wit," "As," etc.

Such expressions as "viz.," "i. e.," "e. g.," "namely," "to-wit," "as," etc., are usually preceded by a semicolon and followed by a comma when used to introduce an example or an illustration; as,

1. I have three requests to make of you; namely, be punctual in getting to the office; finish your work each day; and treat office matters as confidential.
2. Oliver P. Morton was Indiana's war governor; i. e., he was governor during the Civil War.

THE COLON

1. Formal Introduction to an Enumeration of Items or Particulars

The colon is used after a formal introduction to an enumeration of items or particulars; as,

1. We are to-day shipping you the following:
   100 bu. Potatoes
   25 bbl. Apples
   10 bbl. Flour.
2. Chicago is divided into three divisions: the West side, the South side, and the North side.
3. I cannot do that for two reasons: first, I am not a member of the state committee, and am therefore not eligible; second, Chairman Smith is a more experienced man than I am.

2. Before Quotations

A colon is used after a formal introduction to a quotation; as,

1. We confirm our telegram of even date, as follows:
   "Materials higher. Make limited sales to-day."
2. The President writes us from New York: "There has never been such an increase in traffic as during the past thirty days."
3. We quote the following from Gray's "Elegy":
   "The curfew tolls the knell of parting day."

3. Compound Sentences

The colon is used between the members of compound sentences when those members are not closely connected, or when the members are subdivided by semicolons; as,

1. We do not handle this quality of goods: we cannot afford to run the risk of injuring our reputation as dealers in high-class articles.

2. If you cannot make use of the ten pairs of shoes shipped you yesterday, return them at our expense; or if you can dispose of them, we will make them to you at $2.00 a pair net: but do not feel under any obligations to keep them, as we shall be glad to refill the order.
3. We have this comfort: we have company.
4. Small debts are like small shot; they rattle on every side, and can scarcely be escaped without a wound: great debts are like cannon; of loud noise, but little danger.—*Johnson.*

4. Introduction to a Statement or Proposition

A colon is frequently used after a formal introduction to a statement or a proposition; as,

1. Referring again to the matters of your past due account: we are somewhat surprised that we have not heard from you, etc.
2. It happens as with cages: the birds without despair of getting in, and those within despair of getting out.—*Montaigne.*

5. Salutation of Letters

The colon is placed after the salutation of letters; as,

Dear Sir:
Dear Sirs:
My dear Friend:

Name..... *Grade*.....

EXERCISE 4

Insert the periods, interrogation points, exclamation points, semicolons, and colons in the following: (Deduct two per cent for each error.)

1 We mail you new catalog showing the cultivators, as you requested also some of our new Texas cultivators

2 We insist on receiving your check for the full amount now due us by the 15th inst otherwise, we shall place this account in the hands of our attorneys for collection

3 Of course, there may be exceptions, as in the case of Mr L Longman but if so, we prefer to have you make the conditions in writing

4 In answer to your advertisement No 913 Tribune we have known of your property No 9671 Woodlawn Ave for some time

5 This will probably be ample recommendation as to our responsibility however, we would request that you have your banker look up our standing

6 Our commission with your firm has expired nevertheless, appreciating the courtesy shown us by you in securing orders for our product, we are pleased to continue a slight acknowledgment to you, as follows

7 I am in a position to offer you the property at a very low figure viz, $500 yearly for five years, and the rest on the sixth year

8 We are unable to pay your bill for the following reason Mr Brown, our partner, is out of the city

9 Specifications are All parts to be planed two sides inside measurement of the box to be 12x12x11″ after dressing, the thickness of the head to be ⅞″, and of the remainder ½″

10 We want two quotations First, for the sides and ends in one piece, tops and bottoms in two pieces, tongued and grooved where they are pieced Second, all the parts in one piece

11 If a note is lost or stolen, it does not release the maker he must pay it, if the consideration for which it was given and the amount can be proved

12 Since talking with Mr Smith, I have been promoted to the superintendent's office also, I have received quite an advance in salary

13 I found three kinds namely, violets, anemones, and hepaticas

14 You may have the position i e, if you wish to accept my terms

Name..... *Grade*.....

EXERCISE 5

Insert the periods, interrogation points, exclamation points, semicolons, and colons in the following: (Deduct two per cent for each error.)

1 No iron chain, nor outward force of any kind, could ever compel the soul of man to believe or disbelieve it is his own indefeasible right, that judgment of his he will reign and believe by the grace of God alone—*Carlyle*

2 Wise men say that there are three sorts of persons who are wholly deprived of judgment—they who are ambitious of preferment in the courts of princes they who make use of poison to show their skill in curing it and they who intrust women with their secrets

3 Wherever literature consoles sorrow or assuages pain wherever it brings gladness to the eyes which fail with wakefulness and tears, and ache for the dark house and the long sleep,—there is exhibited in its noblest form the immortal influence of Athens—*Macaulay*

4 He said that in his whole life he most repented of three things one was that he had trusted a secret to a woman another, that he went by water when he might have gone by land the third, that he remained one whole day without doing any business of moment—*Plutarch*

5 The poorest man may in his cottage bid defiance to all the force of the crown It may be frail its roof may shake the wind may blow through it the storms may enter the rain may enter,—but the king of England cannot enter—*Pitt*

6 A man ought to read just as inclination leads him for what he reads as a task will do him little good—*Johnson*

7 Sherry is dull, naturally dull but it must have taken him a great deal of pains to become what we now see him—*Johnson*

8 I am a great friend to public amusements for they keep people from vice—*Johnson*

9 A cow is a very good animal in the field but we turn her out of the garden—*Johnson*

10 Mr Kremlin was distinguished for ignorance for he had only one idea, and that was wrong—*Disraeli*

11 Knowledge is of two kinds we know a subject ourselves, or we know where we can find information upon it—*Johnson*

12 After dinner, he went to the office later, to the theater

13 My persistent, though deferential inquiries elicited from her, in a wavering voice, that she had not previously possessed the governor's acquaintance that her entreaties had evoked only the governor's wrathful orders to depart from the province on pain of sharing her father's fate and that La Chatre had refused to allow her even to see her father in his dungeon in the Chateau of Fleurier

14 All of the executive committee were there Mr James of Philadelphia, Mr Williams of Newark, and Mr Wright of Trenton

15 Discontent is the want of self-reliance it is infirmity of will—*Emerson*

16 I was born an American I will live an American I shall die an American—*Webster*

[OVER]

17 When a man is tired of London, he is tired of life for there is in London all that life can afford—*Johnson*

18 Talent is that which is in a man's power genius is that in whose power a man is—*Lowell*

19 There is no mistake there has been no mistake and there shall be no mistake—*Wellington*

20 Sentimentally, I am disposed to harmony but organically, I am incapable of a tune—*Lamb*

LESSON IV

THE COMMA

1. Elements in a Series

The comma should take the place of the conjunction between words or phrases used in the same construction; as,

1. It is all good land, fenced with stone, rails, hedge, and wire.
2. It is all good land, fenced with stone, rails, hedge and wire.
3. It is all good land fenced with rails, hedge, post and wire.
4. It is all good land, fenced with hedge, and post and wire.
5. Sink or swim, live or die, survive or perish, I give my hand and my heart to this vote.—*Webster.*
6. With malice towards none, with charity for all, with firmness in the right as God gives us to see the right.—*Lincoln.*

Observation.—Careful writers use the comma before the conjunction, unless the last two members of the series have only the force of any one of the other members.

Observation.—When adjectives that precede the object modify other words as well as the object, commas should not be used; as,

That beautiful young lady is the president's daughter. In this example "young" modifies "lady," "beautiful" modifies "young lady," and "that" modifies "beautiful young lady."

2. Intermediate Expressions

Intermediate, explanatory, or parenthetical expressions should usually be separated from the rest of the sentence by commas; as,

1. We take pleasure in sending you to-day, by your order, inclosed invoice of goods.
2. The goods, which were extremely unsatisfactory, were returned.
3. I had, on the contrary, decided to employ him.
4. Your attention is called to a claim of $100.00, besides interest, against you, in favor of John A. Carter, placed with me for collection.
5. J. W. Mathers, being duly sworn and examined, testified as follows: etc.
6. Free trade, one of the greatest blessings which a government can confer on a people, is in almost every country unpopular.—*Macaulay.*

3. Introductory Expressions

A comma is usually placed after words or expressions used by way of introduction; as,

1. Answering your letter of the 4th inst., the terms you quote are satisfactory.
2. Please Take Notice, that H. C. Bell of Marshall, Ill., is the attorney for the defendant in this action.
3. In response to your inquiry in regard to the action taken under the clause of the fortifications act of March 1, 1901, regarding the Isham high-explosive shell, I have to say, etc.
4. Sir, I would rather be right than be president.—*Clay.*

4. Elements Out of Their Natural Order

A word, phrase, or clause that occupies any other than its natural place in a sentence is out of its natural order and should be separated from the rest of the sentence by a comma; as,

1. If your order reaches us by to-morrow, the 15th inst., we can mail you the goods without delay.
2. As evidence of our low prices and square dealing, we submit to you the following facts and figures, etc.
3. When a man assumes a public trust, he should consider himself as public property. —*Jefferson.*
4. Where law ends, tyranny begins.—*Pitt.*

5. Contrasted Expressions

Contrasted expressions should be separated from each other by a comma; as,

1. It is a condition which confronts us, not a theory.
2. You may go, I shall remain here.
3. It appears to me that in some of these published claims they have misrepresented, or that they are fools in not accepting a present of one hundred dollars.

6. Short Quotations

The comma is used after informal introductions to short quotations; as,

1. We sent you telegram, "Buy 1000 bu. No. 2 wheat," which we now confirm.
2. The position of the defendant is simply, "I admit everything that is in the complaint."
3. He heard a voice from the distance hallooing, "Rip Van Winkle, Rip Van Winkle."—*Irving.*

7. Appositive Terms

Expressions in apposition should be separated from the rest of the sentence by commas; as,

1. Your orator, Hiram Harper, respectfully shows unto your Honor that on or about, etc.
2. I, William A. Cummings, to whom it was referred by an order of this Court to hear, etc.
3. We, the people of the United States, are lovers of republicanism.

Observation.—This rule is really covered by the rule for intermediate and explanatory expressions.

8. Correlative Clauses

The comma should separate two correlative clauses when the conjunction is omitted; as,

1. The sooner you get to work on the building, the sooner you will get your money.
2. The deeper the well, the cooler the water.

9. Restrictive and Non-Restrictive Clauses

A comma should be used before an explanatory clause, or before one that presents an additional thought; when, however, the clause is restrictive in sense the comma should not be used; as,

1. All orders that reach us before the first of the month will be filled immediately.
2. We find that Alexander Boss, who is under bond by you, has failed to account for a large sum of money received by him and belonging to us.
3. I desire to get a position where there is a good opportunity for advancement.
4. I have had four years' experience in the general office of the Burlington railroad, where I handled a large amount of correspondence.
5. A man that is good for making excuses is good for nothing else.
6. The copy of Longfellow's poems, which I bought several years ago, has not yet been read.

Observation.—Where there are several antecedents, however, before the restrictive relative clause, or where other words intervene between the antecedent and the clause, the comma should be used; as,

1. I have apples, peaches, and plums, that are superior to any to be found on the market.
2. No one could have been chosen, that would have been more suitable.

10. Omissions

Commas should be used to indicate *important* omissions; as,

1. Chicago, Ill., May 18, 1909.
2. Enclosed find check for $100, amount of our account in full.
3. We will sell you these goods at 9½ cents, one per cent off, thirty days.
4. After dinner, he went to the office; later, to the theater.

11. Compound Sentences

The members of short compound sentences, when closely connected in thought, are often separated by commas if the conjunction is omitted. Where the conjunction is used the comma is usually not necessary, except in very long sentences or where the members are contrasted; as,

1. The wheat market is on the decline to-day and we look for still lower prices to-morrow.
2. It is not only good, it is the very best.
3. Yes, it is true, I shall go.
4. Perhaps it is just as well that the public should be shut off from a complete understanding of the points at issue, and a standing settlement by the commission ought to prove more nearly final than a compromise between the disputants.

12. Subject and Predicate

The subject is often separated from the predicate by a comma; as,

1. Whatever he says, goes.
2. The air, the earth, the water, teem with life.
3. The country that Hudson had discovered, possessed a good harbor.

13. Ambiguity

The comma is often used to prevent ambiguity; as,

1. We enclose your letter of Dec. 7, which was missent.
2. We quote you $5.00 per ton for your wood, subject to your immediate acceptance by wire.
3. The prisoner, said the witness, was a convicted thief.

14. Figures

With the exception of dates, figures should be separated by commas into periods of three orders each; as,

1. $3,345.
2. 645,346,252.

15. General Rule

Use a comma to indicate a slight interruption in the grammatical construction of a sentence, where no other mark is applicable; as,

1. The steamer went aground during a dense fog, the tide having been on the ebb for about half an hour.
2. It was expected that the boat would not withstand the severe strain caused by the receding tide, and would go to pieces.

Name..... *Grade*.....

EXERCISE 6

Insert the commas in the following:

(Deduct two per cent for each error.)

1. The death roll from typhoid at Ithaca continues to lengthen and the people there begin to realize the fact that an epidemic of this character cannot be wiped out in a week or a month.
2. Wherefore the plaintiff demands judgment for $1000.00.
3. Referring to your favor we hand you herewith bill for rent on your house and lot $40.00.
4. In reply to yours of recent date would say that we cannot accept your terms.
5. I have no doubt therefore that you can secure his order.
6. The verdict as a matter of course was that he was guilty.
7. After having spent years in accumulating it his fortune was gone in a day.
8. We shall be pleased to have your quotations on wheat from time to time as may suit your convenience and perhaps may be able to do some business with you.
9. If you make this statement to all who sign the contracts will not be worth much.
10. We have just received an order for ten chair cars four cafe cars and two postal and baggage cars.
11. If you feel like taking the note and giving me credit all right; if not return it to me and oblige Yours truly
12. I went with him to Chicago where I left him.
13. He left the City of New York where he was doing well.
14. Mr. Haws the junior member of our firm spent several months in Europe last fall.
15. Mr. C. L. Wilson our traveling salesman will be in your city on Friday the 10th inst.
16. We wired you yesterday "Sold 100 shares Erie" and now confirm same.
17. It is simply my desire not my command that this shall be done.
18. We are sorry there has been any misunderstanding in the matter and hope that you will be able to see your way out of it without any loss.
19. We are anxious to accommodate Mr. Cook if it can be done consistently with your rules under the present condition of affairs.
20. The relation of the Transvaal cars to which reference is made may be explained etc.
21. Your present favor inclosing complaint prepared by you in your case at Tallahassee has been received.
22. For your own and Dr. Wright's information concerning the subsequent course after the operation at which you assisted I am inclosing herewith a carbon copy of Miss Eleanor Shaw's case record the record being more elaborate than usual because of the complex and multiple lesions which required to be remedied to obtain the good result now secured.
23. We of course can furnish you any quantity you wish—say 200 sets—at the price he named f. o. b. cars here.

[OVER]

24. Gentlemen:

    We are in receipt of credit memorandum from South Omaha for $1.00 allowance which they are making your branch for account of F. M. Beardsley and which amount we are placing to your credit on the supposition that you desire the amount for Mr. Beardsley.

25. After carefully considering your proposition of the 1st we have come to the conclusion that we cannot accept your terms.

26. Coal iron steel and oil have increased in value.

27. We can furnish you wool blankets in white black and white black and red scarlet grey cardinal and fancy plaid.

28. The plaintiff under such circumstances would not be bound to appear at this time.

29. The Lobe-Cutter Lumber Company plaintiff in the above entitled action by Carter and Jones its attorneys for complaint against the above-named defendants alleges: etc.

30. J. M. Scott being duly sworn says that he is the attorney for the plaintiff in this action.

31. During the first year of our business we have enjoyed a good trade.

32. We have taken this matter up with Mr. Story who writes us that he will wait until you receive the steel from Scotland.

33. This insurance was written as you know upon the application of Mr. John Smith who is at present employed in our New York office.

34. For over two years the two that were left were not used and then in 1906 they were sold.

Name..... *Grade*.....

EXERCISE 7

Insert the commas in the following:

(Deduct two per cent for each error.)

1. Garfield the second martyred president was born in Ohio.
2. Puritanism believing itself quick with the seed of religious liberty laid without knowing it the egg of democracy.—*Lowell.*
3. If you do only cheap things you will be a cheap man.
4. In the acquirement of shorthand skill a good style of longhand is a great advantage.
5. As an object of primary importance promote the general diffusion of knowledge.
6. In fact he declared it was of no use to work on his farm.
7. In my judgment the tariff on anthracite coal should be removed and anthracite put actually where it now is nominally on the free list.
8. On entering the Amphitheatre new objects of wonder presented themselves.
9. The public library is of immense value to all our pupils especially to the poor child that can attend school but a few years.
10. To the pure all things are pure.
11. To the unknown men that lost their lives in the Spanish-American War many monuments have been dedicated.
12. "Sweet smiling village loveliest of the lawn.
    Thy sports are fled and all thy charms withdrawn."
13. Young man young man what are you learning to do well?
14. I too regret that the mistake occurred.
15. Roughly speaking there are three theories of government which may be respectively designated as paternalism individualism and fraternalism.
16. The true strong and sound mind is the mind that can embrace equally great things and small.—*Johnson.*
17. We mutually pledge to each other our lives our fortunes and our most sacred honor. —*Jefferson.*
18. As Cæsar was going to the senate house he saluted the seer saying "Well the Ides of March have come." But the seer mildly replied "Yes they are come but they are not yet gone."
20. John there is some one at the door.
21. Principle is ever my motto not expediency.—*Disraeli.*
22. It is true and there is no help for it.
23. It is I not he.
24. It is right not wrong.
25. Be temperate in youth or you will have to abstain in old age.
26. Uneasy lies the head that wears a crown.
27. The exploits of Mercury himself the god of cunning may be easily imagined to surpass everything achieved by profaner hands.
28. Homer the greatest poet of antiquity is said to have been blind.
29. Presents I often say endear absents.—*Lamb.*

[OVER]

30. For thy sake tobacco I would do anything but die.—*Lamb.*
31. His children too were as ragged and wild as if they belonged to nobody.
32. Glass bends easily when it is hot.
33. The lever that moves the world of mind is emphatically the printing press.
34. Columbus was sent to the University of Padua where he acquired such knowledge as was then taught.
35. Clever men are good but they are not the best.
36. His cow would either go astray or she would get among the cabbages.
37. That a peculiar state of the mere particles of the brain should be followed by a change of the state of the sentient mind is truly wonderful.
38. Whatever is is right.
39. The college the clergy the lawyers were all against me.
40. Morning is the best time to study my son.
41. France and Germany together have a population of 100000000 in round numbers against our probable 85000000 and State Forests of 14500000 acres against our 160000000 acres of National Forests; but France and Germany spend on their forests $11000000 a year and get from them in net returns $30000000 a year while the United States spent on the National Forests last year $1400000 and secured a net return of less than $130000.
42. His wife kept continually dinning in his ears about his idleness his carelessness and the ruin he was bringing on his family.—*Irving.*
43. Reading maketh a full man; conference a ready man; writing an exact man.
44. Histories make wise men; poets witty; the mathematics subtle; natural philosophy deep; moral grave; logic and rhetoric able to contend.—*Bacon.*
45. Whoever operates a motor cycle or automobile upon any highway or private way laid out under authority of the law recklessly or while under the influence of intoxicants shall be punished etc.

LESSON V

THE DASH

1. Change in the Construction or the Sentiment

The dash is used to indicate an unexpected break in the thought or grammatical construction, or to show hesitation on the part of the speaker. If this broken part of the sentence is followed by the taking up of the thought preceding the interruption, then a dash is used to indicate its completion as well as its beginning; as,

1. The owner of the lot became tired of it—wanted to use his money on the Board of Trade—it was his own proposition that he sell it at this low price.
2. Stenographers are not the only persons who are not quite so careful—no, perhaps it would be better to say thoughtful—as they should be.
3. Now, taking up his criticism—but why should we pay any attention to it?
4. He had no malice in his heart—no ruffles on his shirt.

2. Parenthetical and Explanatory Expressions

The dash is often used to separate parenthetical expressions from the rest of the sentence where the expression is too much detached to require commas, and yet too closely related to be inclosed in parentheses. The dash is also used before and after words or expressions added by way of explanation, or for the sake of emphasis; as,

1. We can furnish you any quantity you wish—say 200 sets—at the price you name.
2. We hand you application covering your boiler insurance—$30,000, premium $200—for a period of three years.
3. We shall make you a price on these goods in a few weeks—the first of April at the latest.
4. The only work that we have published is that issued for our correspondence with our clients—pamphlets relative to our securities.
5. It is a story of New England life that he [Whittier] tells in "Snow-Bound"—the story, in fact, of his boyhood days.
6. To do things so profoundly well, never grows easy—grows always more difficult.
7. Those that hated him most heartily—and no man was hated more heartily—admitted that he was an intelligent man.

3. After a Series of Clauses.

The dash is used after a series of expressions that are separated by semicolons and have a common dependence upon a final clause; as,

1. If we think of glory in the field; of wisdom in the cabinet; of the purest patriotism; of morals without a stain—the august figure of Washington presents itself as the personification of all these ideas.

4. Subheads and Extracts

The dash is used after subheads and extracts from the works of other authors; as,

1. TERMS.—Freight net; balance two per cent cash ten days; sixty days net.
2. A good many good things are lost by not asking for them.—*McKinley.*

5. Omission of Figures and Letters

The dash is used to indicate the omission of figures or letters; as,

1. Study pages 175—80.
2. The years 1896—99.
3. Meeting of the Eastern Commercial Teachers' Association, April 9—11, 1909. (This means April 9, 10, and 11.)
4. We can make you a price of 9½—1—30. (9½, one per cent off, thirty days.)
5. Mrs. B——, on A—— street.

Note.—Writers that do not clearly know what point is needed always make the dash serve as its acceptable equivalent. It has been so much overworked that one author has called for its abolition.—*De Vinne.*

THE PARENTHESIS

1. Parenthetical Expressions

Parenthetical expressions that have no direct bearing upon the meaning of the sentence should be inclosed in parentheses; as,

1. We are pleased to quote you on three Roller King Mills (see page eight, catalog sent you).
2. I wish to call your attention to Mr. Gray's letter (copy of letter inclosed), in which he says that he cannot accept our proposition.
3. He is likely (apt) to take offense.
4. An amateur (literally, a lover) is one who pursues an art, science, or a game for the love of it, not for a livelihood.
5. Christopher Marlowe (1564—1593) may be considered as the founder of this poetic and romantic drama.

2. Figures

When an amount expressed in words is followed by an expression of the same amount in figures, the figures should be inclosed in parentheses; as,

1. One hundred dollars ($100).
2. We have entered your order for twenty-five hundred (2500) kegs of nails.

Observation.—Wherever possible the comma or the dash is preferable to the parenthesis in business correspondence.

Note.—Many people can ride on horseback who find it hard to get on and off without assistance. One has to dismount from an idea, and get into the saddle again, at every parenthesis.—*Holmes.*

BRACKETS

Editor's Notes

The brackets inclose an explanation made by some other than the speaker or author; as,

1. Pupils in public and private schools, 17,298,230 [it seems to the editor that this figure must be too high], an increase of 278,520 over the previous year.
2. I went into the army before I should have gone—before I knew I was in. [Laughter.]
3. While woman may never be elected to Congress she will continue to be the "Speaker of the House." [Applause.]
4. In matters of science he [Jefferson] was rather a dabbler than a philosopher.

Note.—As the brackets are not on the keyboard of the ordinary typewriter, the stenographer must use the parentheses instead. This liberty is allowable only in typewritten work.

Name..... *Grade*.....

EXERCISE 8

Insert all necessary punctuation marks in the following sentences:

(Deduct two per cent for each error.)

1. This property is situated in lot four 4, block two 2, in Harper's Addition.
2. We insist on our order No. 369 your shop No. 1744 being shipped at once.
3. For Sale a lot 50x145, clear, on Sheridan drive Lake Shore drive, east front, 150 feet north of Barry avenue.
4. While it is for your own interest that we mention these things and we could not be misunderstood under any circumstances still you realize that our success and your work are interdependent.
5. There were mingled feelings of joy and sorrow at leaving the old home place at Haverhill joy because he did not like to farm and sorrow because in it his own quiet childhood had been passed.
6. He became known far and wide as an abolitionist a man strongly opposed to slavery.
7. Apologies a very desperate habit one that is rarely cured.—*Holmes.*
8. The most tangible of all visible mysteries fire.—*Hunt.*
9. There is nothing so powerful as truth and often nothing so strange.—*Webster.*
10. I notice the leader of the majority, the gentleman from New York, has endeavored to start a laugh, but it has been smothered in its very incipiency. Laughter and applause.
11. The office boy gets a schooling that is perhaps more valuable than any other in a business career a schooling in alertness and attention to small details.
12. Papa, potatoes, poultry, prunes, and prism, all very good words for the lips especially prunes and prism.—*Dickens.*
13. The maker of an accommodation bill or note one for which he has received no consideration, having lent his name or credit for the accommodation of the holder is not bound to the person accommodated, but is bound to all other parties precisely as if there was a good consideration.
14. I would have nobody control me; I would be absolute and who but I Now, he that is absolute can do what he likes he that can do what he likes can take his pleasure he that can take his pleasure can be content and he that can be content has no more to desire. So the matter's over and come what will come, I am satisfied.—*Cervantes.*
15. If the history of England be ever written by one who has the knowledge and the courage and both qualities are equally requisite for the undertaking the world will be more astonished than when reading Roman annals by Niebuhr.—*Disraeli.*
16. A blessed companion is a book a book that fitly chosen is a lifelong friend.—*Jerrold.*

LESSON VI

QUOTATION MARKS

1. Exact Words of Speaker or Writer

Inclose within quotation marks the exact words of a speaker or writer; as,

1. We have wired you this a. m. thus: "Wire mill to rush Omaha paper immediately; answer if ready," and now confirm same.
2. "Primary market reports and business news" is our motto.
3. Congreve said, "There is a great deal in the first impression."

2. Quotations Consisting of More Than One Paragraph

When a quotation consists of more than one paragraph, the quotation marks should be placed at the beginning of each paragraph and at the end of the last one.

3. Name of Author after Quotation

When the name of the author is given after a quotation, the quotation marks are not necessary.

4. Free Use of Quotation Marks

It is a reflection upon the reader's knowledge of literature to inclose within quotation marks every well-known quotation.

5. Titles of Books, Articles, and Plays

Titles of books, articles and plays should be inclosed within quotation marks. It is not necessary to inclose names of the leading periodicals and newspapers; as,

1. I am sending you a copy of Lew Wallace's "Ben Hur."
2. We are sending you a circular of "An Index to Recitations, Readings, and Dialogues," which we hope you will read carefully.
3. We went last night to see "Hamlet."

6. Quotation within a Quotation

When one quotation occurs within another, indicate the second one by single quotation marks; as,

1. The following is a quotation from the works of Edwin Hay: "The last speech of the fallen leader ended with these words: 'Ye who put your trust in princes, instead of swearing allegiance to the reigning twin should pause awhile and look ahead.'"
2. "Yes," he said, "I know it's true that 'Chickens come home to roost.'"

7. Special Words, Objectionable Words, Slang

When special attention is invited to any word, it should be inclosed within quotation marks; as,

1. The words "sold by" are in these proofs.

2. His fondness for the big or unusual words and phrases "empyrean," "nadir," "capriccio," "cui bono," "coup d'état," shows that he has been to a feast of languages and stolen the scraps.
3. You can depend on our being "strictly in it."
4. We are "up against" a "stiff" proposition.

Observation.—Single quotation marks might be used in the foregoing illustration, but it is preferable to limit the use of single marks to the quotation within a quotation.

8. Words Used Aside from Their Ordinary Meaning

A word or expression used aside from its ordinary meaning should be inclosed within quotation marks; as,

1. This young man will not give up his efforts for success until he has come "under the wire."
2. This house is strictly "on the square."
3. The stenographer is sometimes allowed to "edit" what he transcribes.
4. I passed over to the "silent majority"—I got married.
5. The novels he wrote were "novel" indeed.
6. This particular man had a fondness for the "home plate."

9. Technical Words and Trade Names

Technical words and trade names are frequently inclosed within quotation marks; as,

1. We have about 40,000 lbs. of "Oriental Package" New Mexico wool on hand.
2. We have some "St. Charles Evaporated Cream" in stock.
3. A trader "hedges" to avert a loss.
4. Though "short" trading is sometimes called "fictitious," it is by no means different from the practices that prevail in every business.

10. Names of Vessels

It is not necessary to quote the names of vessels, although it is an old custom.

11. Quotation Marks with Other Marks

Compositors usually place the period, comma, and semicolon before the quotation marks as they appear isolated when they are placed after them, especially in the case of the period at the end of the sentence. As the interrogation point and exclamation point are full-size characters, they should be placed before the quotation marks if they belong to the quoted part only, and after, if they belong to the entire sentence; as,

1. He said, "I shall go."
2. "I shall go," said the speaker.
3. The apostrophe is used to denote the intentional elision of a letter or letters; as, "doesn't" for "does not;" "aren't" for "are not;" etc.
4. He asked, "Where are you going?"
5. Did he ask, "Where are you going"?
6. We heard the cry, "Fire! fire! fire!"
7. Hark! I hear the cry "Fire"!

Name..... *Grade*.....

EXERCISE 9

Insert all necessary punctuation marks in the following sentences:

(Deduct two per cent for each error.)

1. If the Bucket Shop makes money, it must follow that the customers lose money.
2. The prices were given to the telegraph operator to be put on the ticker.
3. The letter was returned indorsed Pays no attention to notices.
4. Referring to quotations, when boxing is covered by f. o. b. we say, boxed f. o. b., which means free of cartage.
5. Please send me a subscription of allotment blank by early mail.
6. This magazine will be about the size of the Ladies' Home Journal.
7. One barrel was marked Port and the other was marked Claret.
8. The cheese was marked full cream.
9. Please hand me exhibit A.
10. I came over on the steamship Narragansett.
11. This house is known as the Henry House.
12. The cylinder on our Jack of all Trades is cracked.
13. Thank God for tea What would the world do without tea how did it exist I am glad I was not born before tea. *Sydney Smith.*
14. The world looks far less he said than it did when she was with us.
15. It is his sister Elizabeth, who had so lately left him whom he Whittier names so tenderly as our youngest and dearest.
16. Sir

    Referring to the following provision contained in the Indian Appropriation Act, approved March 3, 1903 That the time for the opening of the unallotted lands to public entry on said Uintah Reservation, as provided by the act of May 27, 1902, be and the same is hereby extended to Oct. 1, 1904. I have the honor to transmit herewith a copy of a report of the 4th inst., from the commissioner of the General Land Office.
17. Diogenes lighted a candle in the daytime, and went about saying, I am looking for an honest man.
18. The words shall and will are often misused.
19. As for that, said Waldenshare, sensible men are all of the same religion. Pray, what is that inquired the Prince. Sensible men never tell. *Disraeli.*
20. Why may not a goose say thus All the parts of the universe I have an interest in the earth serves me to walk upon the sun to light me the stars have their influence upon me. I have such an advantage by the winds and such by the waters there is nothing that yon heavenly roof looks upon so favorably as me. I am the darling of Nature Is it not man that keeps and serves me *Montaigne.*
21. The mother said to the daughter, Daughter, bid thy daughter tell her daughter that her daughter's daughter hath a daughter. *Hakewill.*
22. Within a few years the commerce of the West the speaker here named a dozen or more States will equal that of the States on the Atlantic.

[OVER]

23. Yes, I think I will no I wont under any circumstances.
24. Though the mills of God grind slowly,
    Yet they grind exceeding small. *Longfellow.*
25. Robert Burns 1759 1796 occupies a singular position in literature.
26. One afternoon I had been there a week we saw a horseman come galloping over the hill.
27. Now, he said, you have said you believe that Honesty is the best policy.
28. The Sun comments very favorably upon Richard Mansfield's production of the play, Julius Cæsar.
29. Gentlemen, I know senator Baker Lincoln had known him for over thirty years we were boys together in Illinois.
30. **DEALS DEFENSE A BLOW**

    The hopes of the defense were dealt a blow when Judge Baker interrupted the argument of Attorney Miller with this question

    You will admit that the president of a national bank cannot give away $50,000 without the knowledge of the bank, without its being a misappropriation, don't you

    Yes, replied Mr. Miller.

    But you would say that the banker could take this position The man who wanted the money could go to the banker and the banker say to him Well, I can't give you that amount of money, but if you come in with a blank piece of paper and put somebody's name on it make it a forged note and bring with it some security, I will let you have the money

Name..... *Grade*.....

EXERCISE 10

Punctuate the following letter: (Deduct two per cent for each error.)

Chicago Ill May 19 1909

Channing & Woods
Omaha Nebr

Gentlemen

For your information we beg to state as follows

That during the past ten years there has not been one year in which our country agents have not given the farmers a higher grade on hundreds of thousands of bushels of grain than it was entitled to or than we could have obtained for it at Duluth West Superior Chicago New York or elsewhere

That our interests demand that we give the closest attention possible to the matter of grades at terminal markets and that it is our opinion as country shippers that the grading at Duluth and Minneapolis is uniformly fair and just

That the difference between the grades given the farmers by our buyers and the grades received by us at the terminals represents a loss to the elevator companies of the Northwest aggregating hundreds of thousands of dollars

That the statements hereinbefore made are contrary to the prevailing ideas on these questions we admit but we can produce all evidence necessary to prove the correctness of our statements and that for this purpose we cordially invite you or any responsible person whom you may delegate to examine our books and records

As regards the question of weights we would state that our country elevators are equipped with the most approved and reliable scales made that they are carefully and thoroughly examined and tested from time to time by agents traveling superintendents and scale experts that our agents are not paid to rob the farmers that they have nothing to gain by doing so and that the farmer of to-day is too intelligent not to read the scales and not to know what he is entitled to that as a very large proportion of the grain grown in the Northwest is weighed up at and marketed through the country elevators any loss which might result by reason of irregularities the existence of which we deny in weights at terminal points would fall on the country elevators not on the farmers

With this statement of facts and the tender of proof before you we trust that you will give our request for a righting of the wrong done us your early and favorable consideration

You have either been misquoted or misinformed and in either case you will when in possession of the facts as they exist and with the same publicity that has been given your purported statements correct the impressions conveyed to the public by the publication referred to viz that the elevator companies are robbing the farmers of the Northwest in the matter of grades and weights

Very truly yours

Name..... *Grade*.....

EXERCISE 11

Punctuate the following article: (Deduct two per cent for each error.)

DECLARATION OF INDEPENDENCE

When in the course of human events it becomes necessary for one people to dissolve the political bands which have connected them with another and to assume among the powers of the earth the separate and equal station to which the laws of nature and of nature's God entitle them a decent respect to the opinions of mankind requires that they should declare the causes which impel them to the separation

We hold these truths to be self-evident that all men are created equal that they are endowed by their Creator with certain inalienable rights that among these are life liberty and the pursuit of happiness that to secure these rights governments are instituted among men deriving their just powers from the consent of the governed that whenever any form of government becomes destructive of these ends it is the right of the people to alter or abolish it and to institute a new government laying its foundation on such principles and organizing its powers in such form as to them shall seem most likely to effect their safety and happiness Prudence indeed will dictate that governments long established should not be changed for light and transient causes and accordingly all experience hath shown that mankind are more disposed to suffer while evils are sufferable than to right themselves by abolishing the forms to which they are accustomed But when a long train of abuses and usurpations pursuing invariably the same object evinces a design to reduce them under absolute despotism it is their right it is their duty to throw off such government and to provide new guards for their future security Such has been the patient sufferance of these colonies and such is now the necessity which constrains them to alter their former systems of government The history of the present king of Great Britain is a history of repeated injuries and usurpations all having in direct object the establishment of an absolute tyranny over these states To prove this let facts be submitted to a candid world * * * *

We therefore the representatives of the United States of America in general congress assembled appealing to the Supreme Judge of the world for the rectitude of our intentions do in the name and by the authority of the good people of these colonies solemnly publish and declare that these united colonies are and of right ought to be free and independent states that they are absolved from all allegiance to the British crown and that all political connection between them and the state of Great Britain is and ought to be totally dissolved and that as free and independent states they have full power to levy war conclude peace contract alliances establish commerce and to do all other acts and things which independent states may of right do And for the support of this declaration with a firm reliance on the protection of Divine Providence we mutually pledge to each other our lives our fortunes and our most sacred honor *Thomas Jefferson*

LESSON VII

RULES FOR CAPITALIZATION

Capitalize:

1. The first word in every sentence, and the first word of every line of poetry; as,

   1. Our salesman will be in Scranton the latter part of next week. He has with him a very complete line of the latest novelties from Paris.
   2. Neither a borrower nor a lender be,
      For loan oft loses both itself and friend.—*Shakespeare.*

2. The important words in the title of a book, or in the subject of any other composition; as,

   1. "Applied Business Punctuation," "Rational Typewriting," "Letters from a Self-Made Merchant to his Son."
   2. "The Cultural and Practical Value of the Study of Shorthand," "Robert Emmet's Speech on his Trial and Conviction for High Treason."

3. Every direct quotation or the first word of a cited speech; as,

   1. He said, "Haste makes waste."
   2. On departing, he said: "Never shall I forget this event."
   3. I thought to myself: "This is the day of all days."

Observation.—The first word of an *indirect* quotation should not begin with a capital unless the operation of some other rule requires it; as,

1. He reminded us that to save time is to lengthen life.
2. The old adage is true that haste makes waste.

4. The first word after a colon when introducing a complete passage; as,

   1. In conclusion, I desire to say: We now have this phase of the matter under discussion and will reach a decision this week.
   2. His suggestion was to this effect: That they proceed with their separate families to a certain point and there join the colonists from Plymouth.
   3. Replying to your letter of recent date: We have looked up your original order and find that it was for ten cases, which were shipped you on the 21st.

5. The first word in the complimentary closing of a letter; as,

   1. Yours very truly,
   2. Respectfully yours,
   3. Sincerely your friend,

6. Proper nouns and proper adjectives; as,

1. "We join ourselves," wrote Choate, "to no party that does not carry the American flag."
2. A Frenchman must always be talking, whether he knows anything of the matter or not.—*Dr. Johnson.*
3. Broad-breasted Spain, leaning with equal love
   On the Mid Sea that moans with memories.—*George Eliot.*

7. Every personified noun; as,

1. How wonderful is Death!
   Death and his brother Sleep.—*Shelley.*
2. Where art thou, beloved To-morrow?—*Shelley.*

8. In resolutions, the first word following "Whereas" and "Resolved;" as,

1. Whereas, The said plaintiff, on the last day aforesaid, in the county aforesaid, etc.
2. Resolved, That no dispute between nations, except such as may involve the national life and independence, should be reserved from arbitration.

9. As a rule, nouns followed by a numeral indicating their order in a sequence—particularly in the case of a Roman numeral capitalized; as,

1. Grade IV; Art. III; Act V; Book III; Part XI.
2. No. 63; Section 17; Vol. II, Ch. 5.

10. The principal words in business and residence addresses:

1. Hon. Alexander McDowell, House of Representatives, Washington, D. C.
2. Mr. L. S. Young, care of First National Bank, Philadelphia Pa.

11. The pronoun "I" and the interjection "O;" as,

1. Thou canst not say I did it.—*Shakespeare.*
2. The star-spangled banner, O long may it wave!
3. Thou hast all seasons for thine own, O death.—*Mrs. Hemans.*

Observation—"Oh," however, is usually written with a small letter; as,

1. Save, save, oh save me from the *candid friend!—Canning.*
2. But oh! she dances such a way!—*Suckling.*

12. The abbreviations "C. O. D.," "P. O.," "A. D.," etc.

Observation.—However, "a. m.," "p. m.," "f. o. b.," are preferably written with the small letters.

13. Abbreviations of titles like "D. D.," "M. P.," "Ph. D.," etc.

Observation.—Do not capitalize these titles when spelled out in full; write "doctor of divinity," "member of parliament," "doctor of philosophy."

14. The names of the days of the week and the months of the year, but not the seasons, unless they are personified; as,

1. The Sunday is the core of our civilization.—*Emerson.*
2. The new-born May,
   As cradled yet in April's lap she lay.—*Erasmus Darwin.*
3. One swallow maketh not summer.
4. Take Winter as you find him, and he turns out to be a thoroughly honest fellow with no nonsense in him.—*Lowell.*

15. Civic and ecclesiastical feast-days; as,

1. Labor Day, Thanksgiving Day, Decoration Day, Fourth of July.
2. Easter, Whitsunday, Pentecost.

16. Specific geographical terms, and the points of the compass when they denote definite parts of a country; as,

1. The North Pole, the Equator, the Orient, the Levant.
2. An aristocracy had grown up in the South.
3. All his life he had lived east of the Mississippi River, but in his fiftieth year he and his family settled in the West—first in Colorado and later in New Mexico.

17. Every title of honor or respect, civil or military, preceding the names; as,

1. Professor John Morley, President Taft, Congressman French, Senator Hoar, Mayor Davidson, Captain Hale, Rear-admiral Dewey.
2. The President (of the United States), the Kaiser, the King, the Emperor, the Pope (with reference to these rulers).

18. Every name or title of the Deity; as,

1. When God had worked six days, He rested on the seventh.—*Old Testament.*
2. From Thee, great God, we spring, to Thee we tend.—*Dr. Johnson.*
3. Almighty, Everlasting God, to Thee we bow.

19. Books and divisions of the Bible; as,

1. Book of Job, Gospel of St. Luke, First Epistle to the Corinthians, New Testament.
2. Sermon on the Mount, Lord's Prayer, Ten Commandments.

20. The names of religious denominations or sects, political parties, and philosophical, artistic and literary schools; as,

1. Catholic, Methodism, Episcopalian, Baptist, Quaker.
2. Republican party, Socialist party, Liberal party, Whigs.
3. Theosophist, Literalist, the Realistic school of painting.

21. The official titles of religious, social, political, commercial, and industrial organizations and institutions; as,

1. Young Men's Christian Association, Epworth League, West End Woman's Club.

2. Tammany Hall, Kings County Democracy, Chicago Board of Trade, Inter-State Commerce Commission.
3. University of the City of New York, LaSalle Institute, North Division High School.

Observation.—Do not capitalize such generic terms (a) when used to designate a class; (b) when standing alone, even if applied to a specific institution, except to avoid ambiguity; as,

1. The various commercial associations of the city are to hold a monster mass meeting.
2. The high school at Springfield is considered the best in the county.
3. The Institute announces a course in advanced pedagogy, beginning October 1.

Observation.—Capitalize the word "government," however, when it applies to the United States Government, or definitely to a foreign government.

22. The names of governmental departments, legislative, administrative and judicial bodies, when specifically applied; as,

1. Congress, House of Representatives, the Senate, House of Commons.
2. Board of Aldermen, Department of Public Roads, War Department, Supreme Court.

23. Names of important and accepted historical events and epochs; as,

1. Revolutionary War, War of Independence, Franco-Prussian War, Louisiana Purchase, Battle of Bunker Hill, the Inquisition, the Middle Ages, the Age of Elizabeth.
2. 'Tis the talent of our English nation,
   Still to be plotting some new Reformation.—*Dryden.*

24. Numbered political divisions; as,

1. The Thirty-fourth Ward vote was unusually large this year.
2. Judge Mackey was delegated to represent the Fourth Precinct at the nominating convention.

Observation.—Such words as "ward," "precinct," etc., are frequently written with a small letter.

25. The names of streets, boulevards, parks, buildings, etc.; as,

1. Garfield Avenue, Tremont Square, St. Charles Place, Thirty-second Street.
2. Jackson Park, Botanical Gardens, Greenwood Cemetery.
3. Congressional Library, St. Regis Hotel, White House.

Observation.—Many newspapers do not capitalize "street," "avenue," "boulevard," etc. (See page 16, "Applied Business English.")

26. The chief items in an enumeration of particulars; as,

Please send us at once the following order:

25 lbs. Mocha and Java Coffee
10-gal. case New Orleans Molasses
25 Bushels Potatoes
10 boxes Sapolio

Name..... *Grade*.....

EXERCISE 12

Underscore each word in the following sentences that should begin with a capital letter. (Deduct one per cent for each error.)

1. the association has gained many new members.
2. our finest department store is located on state street.
3. the street was closed to traffic.
4. thomas hood's "song of the shirt" is one of the classics of the english language.
5. this song is too difficult for our class.
6. on that one point the democrats and the republicans hold precisely the same view.
7. mr. robert j. campbell, president of the hartford civic league, is a man of democratic principles.
8. the many petty revolutionary wars that mark the history of the south american republics have been due to fundamental defects in the national constitutions.
9. section 1, art. II, of the constitution of the united states, provides for the election of the president.
10. the revolutionary war, which resulted in the independence of the thirteen original states, had its direct cause in the tyranny of the king of england.
11. the twenty-two united states of switzerland form the swiss federal republic; each of these states is known as a canton.
12. canton is an important city in china.
13. the oppression of the king led the people to make a declaration of their independence.
14. the american declaration of independence was signed in philadelphia on july 4, 1776, in the old state house, ever since called independence hall.
15. there will be special classes for teachers during the spring and summer.
16. magnificent autumn! he comes like a warrior, with the stain of blood upon his brazen mail. his crimson scarf is rent. his scarlet banner drips with gore. his step is like a flail upon the threshing-floor.—*Longfellow.*
17. president lincoln, president garfield, and president mckinley are our three martyred presidents.
18. the sun rises in the east.
19. he attended one of the best universities in the east—i believe he said it was harvard university.
20. william shakespeare is undoubtedly the world's greatest poet.
21. why have we no shakespeares to-day?
22. blessed be god, the father of mercies and the god of all comfort.—*New Testament.*

23. my father told me an interesting story about the greek god mercury.
24. this letter is to mr. martin c. stanley, manager of the boston branch of the metropolitan life insurance co., which has its offices in the security building.
25. my uncle is a member of congress.
26. his address is hon. joseph p. wilson, m. c., washington, d. c.
27. the president vetoed the bill, although it had been passed by both the house and the senate.
28. the secretary of the interior and the chief justice of the united states were both present at the reception.
29. one of the sentences in the thanksgiving proclamation for the year 1908 reads as follows: "now, therefore, i, theodore roosevelt, president of the united states, do set apart thursday, the 26th day of november next, as a day of general thanksgiving and prayer.
30. mr. william johnston is a candidate for alderman in the twenty-fourth ward.
31. both the university of illinois and the university of new york offer courses in commerce and finance.
32. i wish to make this statement: if we do not persist in the undertaking, we cannot expect to succeed.
33. he belonged to the impressionistic school of artists.
34. that self-conquest is a true victory cannot be controverted.
35. he said, "self-conquest is a true victory."
36. the university announces a free lecure course to begin tuesday, january 10.
37. dr. cook claims to have reached the pole first; he was beset by many perils in his travel north.
38. the government has taken formal charge of the canal construction.
39. when he completes his present year at the university he will have secured the degree of a. b.
40. the english professor assigned us locke's "essay on the human understanding" for study.

LESSON VIII

BUSINESS CORRESPONDENCE AND CORRECT FORMS

A large part of the world's business is at the present time carried on by correspondence. It necessarily follows, then, that a business letter, in order to get results, should be well worded, correctly spelled, and tastefully arranged. While good wording is of primary importance, the mechanical arrangement should not be underestimated.

"There is a great deal in the first impression," and it not infrequently happens that a letter that is neat and tastefully arranged, although it may contain poorly-constructed sentences, carries more force with it than a letter that is well worded, but otherwise lacking in the minor details that go to make up a pleasing, attractive, and finished business letter.

The principles of correct expression have been treated in the preceding lessons; hence in the lessons to follow we shall confine ourselves principally to the mechanical part of the subject.

As in everything else, custom has decreed that the business letter shall follow certain conventional forms based upon convenience and clearness, and the wise letter-writer will not depart far from these prescribed forms. The business letter consists of six distinct parts, as follows:

1. *The heading*
2. *The address*
3. *The salutation*
4. *The body*
5. *The complimentary close*
6. *The signature.*

Study very carefully the model letter given on the following page, noting the relative positions of the different parts.

Indianapolis, Ind.,
June 3, 1909

Mr. W. C. Jackson,
Gen. Mgr., American Lumber Co.,
Albuquerque, New Mexico.

Dear Sir:

Mr. B. A. Hayes, the bearer of this letter, has been in our employ in the restaurant business for over a year, and in that time has proved himself worthy of confidence. His work was always carefully and honestly performed, and it is with pleasure that we give him this letter, regretting the fact that his health compels him to give up his present position.

You will find Mr. Hayes ever honest, energetic, and willing in all ways to make your wishes his first care.

Further correspondence will be cheerfully answered.

Respectfully,

B. M. FOSTER & SON,

PRF/ECD

Secretary.

Name..... *Grade*.....

EXERCISE 13

Through the influence of the foregoing letter you have secured the position with the American Lumber Company. In the blank space below, write a letter to Mr. Foster thanking him for his letter of recommendation.

LESSON IX

THE PARTS OF A LETTER

The Heading

The heading of a letter consists of the name of the place at which the letter is written and the date when it is written. When the writer's address is a large city, the street number or the number of the post office box should be given; if his address is a small town, the county should be given. The heading should be placed at least two inches from the top, and should not extend to the left of the middle of the page. It may consist of one, two or three lines, according to the information it contains. The different parts of the heading should be separated by commas. A period should be placed at the close and after all abbreviations. (See models.) Business firms usually use printed letterheads, in which case the stenographer merely fills in the date, which should be on a direct line with the printed heading.

The Address

The address of a letter consists of the name, the title, and the place of business or residence of the person to whom the letter is written. Only one title should be used. Titles and degrees, or words representing the person's official capacity, however, may be used when one does not include the other. In formal business letters the address should be placed at the top, but in letters to friends it may be written in the lower left corner. The address may consist of two or three lines, according to the length. The parts should be separated by commas. A period should be placed at the close and after every abbreviation. (See models.)

The Salutation

The salutation is the term of respect or politeness with which a letter is always begun. The salutation depends on the degree of familiarity existing between the correspondents. The terms usually used in business correspondence are: "Dear Sir," "My dear Sir," "Dear Sirs," "Gentlemen," "Madam," "My dear Madam," and "Mesdames." It is regarded as exceedingly vulgar to abbreviate any part of the salutation; as, "Gents," "Dr. Srs.," etc. The salutation should follow the address, and should be followed by a colon. Only the first and last words should be capitalized. (See models.)

The Body of the Letter

The body of the letter is the written message which the letter contains. The position of the letter on the page has much to do with giving it an attractive

appearance. Careful calculation as to the length of the letter should always be made from the shorthand notes before beginning the transcript so that the letter may be properly balanced. Of course, the position depends on the length of the letter and the taste of the writer. A pleasing effect is produced by placing the letter as near the middle of the sheet as is possible. Each subject should be discussed in a separate paragraph. All paragraphs should be uniformly indented. It often facilitates the reading of the letter to leave extra space between the paragraphs. Excessive paragraphing should be avoided. Although every sentence conveys a different thought, all sentences pertaining to the same subject should be placed in the same paragraph. A paragraph may contain only one line, in which case the next sentence should begin as usual at the regular paragraph space. Always treat the various topics in the order of their importance, and in answering a letter, answer all questions in the order in which they are asked.

While the letter should be brief, brevity must not be secured at the expense of clearness. In other words, a good business letter must be only as brief as is consistent with clearness; it must be to the point, clear-cut, coherent, and courteous.

Complimentary Close

The complimentary close is the formal ending of a letter and, like the salutation, should depend on the degree of familiarity existing between the correspondents. The common forms are: "Yours truly," "Yours very truly," "Yours respectfully," "Yours very respectfully," and the equivalents, "Truly yours," "Very truly yours," "Respectfully yours," and "Very respectfully yours." "Cordially yours" is also common in familiar correspondence. The complimentary close should begin at the middle of the page. Capitalize the first word only, and place a comma at the close. (See models.)

The Signature

The signature consists of the name of the writer or of the firm of which he is a representative. An individual signature should be written with a pen, while firm names may be typewritten or stamped with a rubber stamp, in which case the writer of the letter should sign his own name or initials with a pen. The signature should not extend to the right of the margin and should always be written in the same way. In writing to a stranger a lady may prefix "Miss" or "Mrs." to her signature and inclose it in parentheses, but it is now considered better form for her to sign her own name and place her married or unmarried title in the lower left corner. (See models.)

Model 1

West York, Ill., June 1, 1909

Mr. W. C. Young,
Streator, Ill.

Dear Sir:

When shall I be able to see you in regard to your case?

Yours very truly,

Model 2

Melrose, Clark County, Ill.,
June 14, 1909

John Keller, Esq.,
Justice of the Peace,
430 Wabash Ave.,
Terre Haute, Ind.

Dear Sir:

We shall be ready, etc.

Respectfully yours,
DODD & DODD,
By

Model 3

100 Randolph st.,
Chicago, Ill., June 5, 1909

Feeley & Blake,
Fifteenth and Howard sts.,
Omaha, Nebr.

Gentlemen:

As we have been informed, etc.

Yours truly,
THE CARTER PUBLISHING COMPANY,
By

President.

Model 4

St.Louis, Mo., June 10, 1909

Mr. H. A. Burchfield,
Supt., Evansville & Princeton Electric R. R.,
Ford Branch, Ind.

Dear Sir:

Your letter, etc.

Very truly yours,

Model 5

Kansas City, May 2, 1909

Wood-Weaver Printing Company,
120 East Ohio Street,
Indianapolis, Ind.

Gentlemen:

Please ship me at once, etc.

Yours very truly,

Model 6

Chicago, June 19, 1909

Department of Agriculture,
Bureau of Animal Industry,
Dr. A. D. Melvin, Chief of Bureau,
Washington, D. C.

Dear Sir:

Your letter of the 10th inst. referring to, etc.

Yours truly,
MORRIS & COMPANY,

Superintendent's Dept.

Model 7

New York, June 9, 1909

Swift & Company,
Union Stock Yards,
Chicago, Illinois.
(Attention of Mr. C. O. Young.)

Dear Sir:

Referring to your letter of the 5th ult., etc.

Yours truly,

Model 8

240 North Pennsylvania street,
Indianapolis, Ind.,
March 2, 1909

Mr. J. W. Blackburn, Attorney,
Washington, D. C.

My dear Sir:

We shall be ready for trial, etc.

Very respectfully,

Louise E. Warner.

Mrs. John R. Warner.

Model 9

Chicago, Ill., Jan. 2, 1909

Mrs. Martha Buchanan,
14 Plymouth Court,
Chicago, Ill.

Dear Madam:

Please let me hear from you at once.

Cordially yours,

L. M. Cooley.

Mrs. James Cooley,
237 East 66th place.

Model 10

Box 237,
St. Louis, Mo., June 2, 1909

Rev. J. M. Thomas, D. D.,
Toledo, Ohio.

Dear Sir:

Your letter, etc.,

Respectfully yours,

(Miss) Edith Williams.

Model 11

Miss Mary E. Brown,
Janesville, Wis.

Dear Madam:

Your letter of yesterday, etc.

Cordially yours,

Model 12

Mr. & Mrs. J. T. Smith,
Robinson, Ill.

Dear Sir and Madam:

Enclosed please find, etc.

Yours truly,

Name..... *Grade*.....

EXERCISE 14

Arrange and punctuate the following according to the forms given:

1. Huntsville Ill January 14 Montgomery Ward & Co Madison st and Michigan ave Chicago Ill Inclosed find American Express order for Yours truly J L Murphy

2. Mexico Mo Jan 17 1909 Hon Clayton Marks President Board of Education Chicago Sir We the pupils of the Walter Scott School hereby petition Respectfully

3. 6642 Harvard Ave New York City May 16 1909 To the President White House Washington D C Mr President I have the honor to be your obedient servant James Simpson Secretary of the Municipal Art League

4. 114 Baxter Ave St Louis Mo May 9 1909 Messrs Brown Coleman & Brown Kansas City Mo Gentlemen Your letter just received I remain Very truly J N Lacy Dept Mgr

5. Portland Oregon June 11 1909 Mrs John Burton 186 Fleet street London England Dear Mrs Burton We shall sail for England on the 25th Yours very truly J L Buford Mrs John C Buford Box 464

Name..... *Grade*.....

EXERCISE 15

Write a letter to a former employer asking for a letter of recommendation.

LESSON X

SUGGESTIONS FOR THE BUSINESS LETTER WRITER

1. Clean type every morning.

2. Avoid such expressions as "I beg to acknowledge receipt of your esteemed favor," "Believe me, my dear sir, to be," etc.

3. Avoid interlineations and postscripts. Outline the letter before writing, and no postscript will be necessary.

4. In answering a letter always refer to its date.

5. Avoid abbreviations in a letter as much as possible. Do not abbreviate the name of a state in the body of a letter, unless it constitutes part of an address. *Never* abbreviate the name of a city.

6. Abbreviate "number" to "No." when followed by the numeral; otherwise write "number" out in full.

7. Use figures before "%" and words before "per cent;" as, "10%" and "ten per cent."

8. Spell out all numbers less than one hundred except dates, time of day, amounts of money, rates and prices, and numbers in statistical form. Sometimes in order to avoid error both words and figures are given; as, "Three hundred fifty dollars and twenty-five cents ($350.25)." (If figures alone are used, the parentheses should be omitted.)

9. Do not place a comma between the month and the day of the month. The proper punctuation is "June 14, 1909."

10. "Nd" and "rd" have been superseded by "d;" as: "2d," "3d," etc.

11. When the month precedes a date expressed in figures, the best newspapers and magazines do not use the affixes "d," "st," and "th;" as, "Your letter of November 6 is received." When the month follows or is not expressed, the affixes are used; "as, "The 6th of November," "The 6th inst." Many business men, however, prefer to use the affixes except when the year follows; as, "November 6th," "November 6, 1909."

12. Consult the dictionary when in doubt about the division of a word at the end of a line. Never divide a syllable.

13. Avoid the use of the sign "&" except in names of firms and railroads. If the sign "&" is used, abbreviate "Company;" if the sign "&" is not used, spell out "Company."

14. Leave at least an inch and a quarter margin at the bottom of each sheet when the letter occupies more than one page.

15. If a letter consists of more than one page, use the printed letterhead for first sheet only, and blank sheets for the succeeding pages. These blank pages are called second-sheets.

16. Do not begin a paragraph on the last line of a page, and always arrange the letter so that there will be at least three lines on the second page.

17. The second and succeeding pages of a letter should contain the initials of the person to whom the letter is addressed, the date of the letter, and the number of the page; this should be written four spaces from the top of the page.

18. Always be careful to leave plenty of room for the writer's signature.

19. A letter not exceeding ten lines in length should be written with double space between the lines; write all others with single space. When using single space makes a double space between the paragraphs.

20. When an inclosure is made in a letter, always make a notation to that effect in the lower left corner. This information is for the benefit of the person that puts up the mail. Unless this is done, inclosures are likely to be overlooked.

21. If you inclose a stamp, do not mention it. It is in poor taste to do so.

22. The initials of both the stenographer and the dictator should be placed in the lower left corner of the letter.

23. In folding a letter, grasp the lower left corner and turn it upward until the bottom comes within a quarter of an inch of the top, crease the fold, and then fold from left to right, and from right to left, making three equal divisions.

24. In directing envelopes, always be sure to insert the name of the state even though the city is a large one. Never omit the name of the city. The word "City" alone is not sufficiently definite for safe delivery.

Name..... *Grade*.....

EXERCISE 16

Write a letter to Mr. Paul Jones of Washington, D. C., introducing your friend, Mr. James Snyder, who intends to spend a few days in Washington.

Name..... *Grade*.....

EXERCISE 17

Write a letter to some well-known magazine ordering a year's subscription. State the amount and kind of your remittance and with what issue you want your subscription to begin. Also ask for the book that has been offered as a premium to all new subscribers.

LESSON XI

THE LETTER OF APPLICATION

The letter of application is probably the most important letter you will have to write at the beginning of your business life. Many of the best positions are secured through this medium, and it is important that you be able to write a good letter of application before leaving school. The primary purpose of a letter of application is to create a favorable first impression; therefore overlook no point that will have anything to do with making the letter both attractive and effective. Of course, as in all letters, the wording is of prime importance, but it should be remembered that neat and artistic arrangement is nowhere more vitally essential than in the letter of application. The letter that is perfect in mechanical construction will frequently secure a reading where a carelessly-written letter, however well-composed, will be thrown into the waste basket.

Begin your letter of application by stating the reason for making the application; it may be general, in response to a request, or in answer to an advertisement. The second paragraph should state age and qualifications. In giving your qualifications do not recount your entire family and personal history, but simply state, in one or two terse sentences, your educational preparation and the experiences that have the most important bearing on the work into which you seek entrance. It is unnecessary to make extended reference to experience that would have no possible value in your prospective position. To say, for instance, you have had four years' experience as grocery clerk, would not help you in securing a position as correspondent.

In the next paragraph the names and addresses of references should be given when they are requested. One or two are usually sufficient, as to give a long list of former employers will create the impression that you are a "rolling stone." The matter of salary should be left until the last. A great deal of tact, indeed, is required to handle this subject in the right way, and it is sometimes advisable not to mention it at all unless you have been requested to do so.

The letter should close with an appropriate sentence, usually with the request for a personal interview where this is possible.

It is not necessary to inclose a stamp for a reply; a stamp will not insure an answer to a poor letter of application.

Study carefully the following model letter:

2800 Lakewood Ave.,
Chicago, Ill.,
June 11, 1909

Mr. Thomas G. Hoy,
Aud., M. & St. L. R. R. Co.,
Minneapolis, Minn.

Dear Sir:

Mr. Charles Norton of your office has informed me that you will take on a new stenographer next week. As I intend to come to Minneapolis in a few days I should like you to consider me as an applicant for the position.

I was graduated at the John Marshall High School of this city last June. I am at present a student in the Blank Commercial School, and expect to finish the prescribed course this week. I am twenty-one years of age and single. I do not use tobacco in any form.

During my summer vacations for the past four years I have been employed as general office assistant in the office of Mr. A. V. Hartwell, P. A., C. & A. R. R., Chicago. I am permitted to refer you to Mr. Hartwell as to my character and ability.

I hope that my application will receive your favorable consideration.

Respectfully yours,

Name..... *Grade*.....

EXERCISE 18

Answer the following advertisement, using the blank space below:

Wanted—A stenographer to take charge of the correspondence of a commission firm and act as assistant bookkeeper. Either sex. State age, experience, references, and salary expected. Address Box 346, Tribune.